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~~ Patent Literature: Inventor search

File 347: JAPI O Dec 1976-2007/Dec(Updated 080328)

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File 348: EUROPEAN PATENTS 1978-200841

(c) 2008 European Patent Office

File 349: PCT FULLTEXT 1979-2008/UB=20081016| UT=20081009

(c) 2008 WPO Thomson

File 350: Derwent WPI X 1963-2008/UD=200865

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Set	Items	Description
S1	3	AU=ALIFFI P?
S2	93	AU=ELLI SON B?
S3	9	AU=M R N?
S4	8	AU=BREVER F?
S5	104	S1 OR S2 OR S3 OR S4
S6	2	S5 AND ((CONTRIBUTOR??? OR MEMBER? ? OR SUBSCRIBER? ? OR EN- ROLEE? ? OR PARTICIPANT? ? OR PARTICIPANT? ?)(REPOSITORY OR REPOSITORIES OR DATABASE OR DATABASES OR STORE? ? OR STORING OR DEPOSITORY OR DEPOSITORIES OR DB OR KNOWLEDGEBASE? ? OR IN- FORMATION))

^ 6/3/1 (Item 1 from file: 349)

DIALOG File 349: PCT FULLTEXT

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01009624

SYSTEM AND METHOD FOR FACILITATING RECIPROCATIVE SMALL BUSINESS FINANCIAL
INFORMATION EXCHANGES

SYSTEM ET PROCEDURE FACILITANT LES ECHANGES RECIPROQUES D'INFORMATIONS
FINANCIERES CONCERNANT LES PETITES ET MOYENNES ENTREPRISES

Patent Applicant/Assignee:

EQUI FAX INC, 1550 Peachtree Street, N.W., Atlanta, GA 30309, US, US

(Residence), US (Nationality)

Inventor(s):

ALIFFI Patrick A., 7250 Wingate Drive, Cumming, GA 30040, US,

ELLI SON Barbara Jo., 845 Stark Road, Jackson, GA 30233-9743, US,

M R Nader., 4175 Bellflower Drive, Alpharetta, GA 30005, US,

BREVER Frank D Jr., 10425 Turner Road, Roswell, GA 30076, US,

Legal Representative:

PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree
Street, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200338718 A2 20030508 (WO 0338718)

Application: WO 2002US31191 20020930 (PCT/WO US0231191)

Priority Application: US 200121468 20011029

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI

SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 11173

6/3/2 (Item 1 from file: 350)
DI ALCQ (R) File 350: Derwent WPI X
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0013816567 - Drawing available
WPI ACC NO: 2003-556869/200352
XRPX Acc No: N2003-442503
Information exchange method for networked financial institutions, involves correlating reciprocity of each contributing members of input file with input content and accordingly response to inquiry is provided
Patent Assignee: ALIFFI P A (ALIF-I); BREWER F D (BREW1); ELLISON B J (ELLI-I); EQUI FAX INC (EQUI-N); M R N (MRN-I)
Inventor: ALIFFI P A; BREWER F D; ELLISON B J; M R N
Patent Family (4 patents, 99 countries)
Patent Application
Number Kind Date Number Kind Date Update B
US 20030083893 A1 20030501 US 200121468 A 20011029 200352 B
WO 2003038718 A2 20030508 WO 2002US31191 A 20020930 200352 E
AU 2002363302 A1 20030512 AU 2002363302 A 20020930 200464 E
EP 1464018 A1 20041006 EP 2002802421 A 20020930 200465 E
WO 2002US31191 A 20020930

Priority Applications (no., kind, date): US 200121468 A 20011029

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20030083893	A1	EN	17	5		
WO 2003038718	A2	EN				

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GR HM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

AU 2002363302 A1 EN Based on OPI patent WO 2003038718
EP 1464018 A1 EN PCT Application WO 2002US31191
Based on OPI patent WO 2003038718

Regional Designated States, Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

~ Non-Patent Literature: Inventor search

File 2: INSPEC 1898-2008/ Sep W8
(c) 2008 Institution of Electrical Engineers
File 9: Business & Industry (R) Jul/1994-2008/ Oct 23
(c) 2008 Gale/Cengage
File 15: ABI/Inform (R) 1971-2008/ Oct 22
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File 610: Business Wre 1999-2008/ Oct 24
(c) 2008 Business Wre
File 613: PR Newswire 1999-2008/ Oct 24
(c) 2008 PR Newswire Association Inc
File 624: McGraw-Hill Publications 1985-2008/ Oct 24
(c) 2008 McGraw-Hill Co. Inc
File 634: San Jose Mercury Jun 1985-2008/ Oct 23
(c) 2008 San Jose Mercury News
File 810: Business Wre 1986-1999/ Feb 28
(c) 1999 Business Wre
File 813: PR Newswire 1987-1999/ Apr 30
(c) 1999 PR Newswire Association Inc
File 16: Gale Group PROMI (R) 1990-2008/ Oct 16

(c) 2008 Gale/Cengage
 File 148: Gale Group Trade & Industry DB 1976-2008/ Oct 22
 (c) 2008 Gale/Cengage
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275: Gale Group Computer DB(TM) 1983-2008/ Oct 13
 (c) 2008 Gale/Cengage
 File 621: Gale Group New Prod. Annou. (R) 1985-2008/ Oct 01
 (c) 2008 Gale/Cengage
 File 636: Gale Group Newsletter DB(TM) 1987-2008/ Oct 15
 (c) 2008 Gale/Cengage
 File 20: Dialog Global Reporter 1997-2008/ Oct 24
 (c) 2008 Dialog
 File 35: Dissertation Abs Online 1861-2008/ Feb
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 File 65: Inside Conferences 1993-2008/ Oct 23
 (c) 2008 BLDSC all rts. reserv.
 File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Aug
 (c) 2008 The HW Wilson Co.
 File 256: TecInfoSource 82-2008/ Dec
 (c) 2008 Info. Sources Inc
 File 474: New York Times Abs 1969-2008/ Oct 24
 (c) 2008 The New York Times
 File 475: Wall Street Journal Abs 1973-2008/ Oct 23
 (c) 2008 The New York Times
 File 583: Gale Group Globalbase(TM) 1986-2002/ Dec 13
 (c) 2002 Gale/Cengage
 File 996: NewsRoom 2000-2003
 (c) 2008 Dialog

Set	Items	Description
S1	0	AL=(ALIFFI, P? CR ALIFFI P? CR ALIFFI (2N) P?) CR BY=ALIFFI (2N) P?
S2	162	AL=(ELLI SON, B? CR ELLI SON B? CR ELLI SON(2N) B?) CR BY=ELLI SON(2N) B?
S3	58	AL=(M R, N? CR M R N? CR M R(2N) N?) CR BY=M R(2N) N?
S4	112	AL=(BREWER, F? CR BREWER F? CR BREWER(2N) F?) CR BY=BREWER(2N) F?
S5	332	S2 OR S3 OR S4
S6	1	S5 AND ((CONTRIBUTOR? OR MEMBER? OR SUBSCRIBER? OR ENROLEE? OR PARTICIPANT? OR PARTICIPANT? (6N) (REPOSITORY OR REPOSITORIES OR DATABASE OR DATABASES OR STORE? OR STORAGE OR DEPOSITORY OR DEPOSITORIES OR DB OR KNOWLEDGEBASE? OR INFORMATION))
S7	0	S6 NOT PY>2002

~~ Non-Patent Literature: Full Text
 Dialog files: 9, 15, 16, 20, 148, 160, 275, 610, 613, 621, 624, 634, 636, 810, 813, 996

File 9: Business & Industry(R) Jul/1994-2008/ Oct 23
 (c) 2008 Gale/Cengage
 File 15: ABI/Inform(R) 1971-2008/ Oct 22
 (c) 2008 ProQuest Info&Learning
 File 16: Gale Group PROMT(R) 1990-2008/ Oct 16
 (c) 2008 Gale/Cengage
 File 20: Dialog Global Reporter 1997-2008/ Oct 24
 (c) 2008 Dialog
 File 148: Gale Group Trade & Industry DB 1976-2008/ Oct 22
 (c) 2008 Gale/Cengage
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
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 File 610: Business Wire 1999-2008/ Oct 24
 (c) 2008 Business Wire
 File 613: PR Newswire 1999-2008/ Oct 24
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 File 621: Gale Group New Prod. Annou. (R) 1985-2008/ Oct 01

(c) 2008 Gale/Cengage
 File 624: McGraw-Hill Publications 1985-2008/Oct 24
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 File 634: San Jose Mercury Jun 1985-2008/Oct 23
 (c) 2008 San Jose Mercury News
 File 636: Gale Group Newsletter DB(TM) 1987-2008/Oct 15
 (c) 2008 Gale/Cengage
 File 810: Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813: PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 996: NewsRoom 2000-2003
 (c) 2008 Dialog

Set	Items	Description
S1	19369027	CONTRI BUTI NG OR CONTRI BUTED OR CONTRI BUTES OR CONTRI BUTE OR MEMBER OR MEMBERS OR SUBSCRI BER OR SUBSCRI BERS? ? OR ENROLEE OR ENROLEES OR PARTI CI PANT OR PARTI CI PANTS OR PARTI CI PAT?R OR PARTI CI PAT?RS
S2	104762	S1(4N) (REPOSI TORY OR REPOSI TORI ES OR DATABASE OR DATABASES OR DATASET? ? OR TABULAT??? OR INDEX?? OR STORE? ? OR STORI NG OR DEPOSI TORY OR DEPOSI TORI ES OR DB OR KNOWLEDGEBASE? ?)
S3	82708	DATA OR INFORMATI ON OR STATI STI C? ? OR FACTOR? ? OR PARAME-TER? ? OR CHARACTERI STI C? ? OR CR I TERI A OR ATTRI BUTE? ? OR QU-ALI T??? OR METRI CS OR SPECI FI CATI ON? ? OR COEFFI CI ENT? ?
S4	75894	INQUI R??? OR ENQUI R??? OR ACCESS??? OR REQUEST??? OR QUERY-??? OR QUERI ES OR QUESTI ON??? OR ASK OR ASKS OR ASKED OR ASKI-NG OR QUESTI ON OR QUESTI ONS OR QUESTI ONI NG OR SEARCH OR SEARC-HI NG OR MATCH??? OR CORRELAT??? OR COMPAR??? OR RELAT??? OR EXCHANGE? ? OR EXCHANGI NG OR RECI PROC??? OR MUTUAL?? OR CO-NCURREN?? OR COMPL?MENTARY OR CORRESPOND??? OR COLLECTI VE?? OR SHARE? ? OR SHARED OR JOI NT?? OR COMMON??
S6	17311	S3(4N) S4
S7	11788	S3(4N) S5
S8	87	S2(6N) S6(6N) S7
S9	60	S8 NOT PY>2002
S10	28	RD (unique items)

^ 10/3, K/3 (Item 1 from file: 15)
 DI ALQ(R) File 15: ABI / Inform(R)
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01815242 04-66233
Dust off that data
 Sellar, Sara
 Sales & Marketing Management v151n5 PP: 71-73 May 1999
 ISSN: 0163-7517 JFNL CODE: SAL
 WORD COUNT: 625

...TEXT: data store comprising information from all company systems and that is accessible by any staff **member**. This centralized **database** allows departments to **share** relevant **information**. For example, with a few mouse clicks a salesperson can **access** accounting or shipping **data** to assist a customer or help close a sale.

"Up until now companies were unable...

^ 10/3, K/5 (Item 3 from file: 15)
 DI ALQ(R) File 15: ABI / Inform(R)
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01502877 01-53865
Fair credit reporting act amendments: Compliance issues for banks
 Fischer, L Richard; McEnaney, Michael F; Camper, Clarke D
 ABA Bank Compliance v18n7 PP: 44-50 Jul/Aug 1997
 ISSN: 0887-0187 JFNL CODE: BCP
 WORD COUNT: 4850

...TEXT: the transactions or experiences between one of the affiliates and the consumer to whom the information relates. This information may be shared either directly between the two affiliates or through a central database maintained by a member of the bank holding company family.

Affiliates also may share, either directly or through a...

^ 10/3, K/13 (Item 6 from file: 16)
DI ALOC(R) File 16: Gale Group PROMT(R)
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04052029 Supplier Number: 45894591 (USE FORMAT 7 FOR FULLTEXT)
OpenM nd opens discussion to Net
PC Week, pN15
Oct 30, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 1660

... to automatically purge old messages from discussions as well as determine the amount of data participants can store and whether the section is indexed for searching.

Information distribution
Like Notes, Collabra Share, and Conference+, OpenM nd replicates data between discussion databases when it distributes information to a network of OpenM nd servers. A section...

^ 10/3, K/28 (Item 1 from file: 996)
DI ALOC(R) File 996: NewsRoom 2000-2003
(c) 2008 Dialog. All rts. reserv.

0267539463 15GR16K6
The power of one
Houlihan, James J
Mortgage Banking, v61, n8, p93
Thursday, May 31, 2001
JOURNAL CODE: AJYW LANGUAGE: ENGLISH RECORD TYPE: Fulltext
DOCUMENT TYPE: Trade Journal ISSN: 0730-0212
WORD COUNT: 855

...and a full range of services. Additionally, iCap features a state-of-the-art central database that member originators can access to share current information regarding rates, spreads, availability of capital, emerging trends and new capital sources. Lenders allied with...

~~ Non-Patent Literature: Non-Full Text
Dialog files: 2, 35, 65, 99, 256, 474, 475, 583

File 2: INSPEC 1898-2008/ Sep W8
(c) 2008 Institution of Electrical Engineers
File 35: Dissertation Abs Online 1861-2008/ Feb
(c) 2008 ProQuest Info&Learning
File 65: Inside Conferences 1993-2008/ Oct 23
(c) 2008 BLDSC all rts. reserv.
File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Aug
(c) 2008 The HW Wilson Co.
File 256: TechnoSource 82-2008/ Dec
(c) 2008 Info. Sources Inc
File 474: New York Times Abs 1969-2008/ Oct 24
(c) 2008 The New York Times
File 475: Wall Street Journal Abs 1973-2008/ Oct 23
(c) 2008 The New York Times
File 583: Gale Group Global base(TM) 1986-2002/ Dec 13
(c) 2002 Gale/Cengage

Set Items Description

S1	534669	CONTRIBUTING OR CONTRIBUTED OR CONTRIBUTES OR CONTRIBUTE OR MEMBER OR MEMBERS OR SUBSCRIBER OR SUBSCRIBERS? ? OR ENROLEE OR ENROLEES OR PARTICIPANT OR PARTICIPANTS OR PARTICIPATED OR PARTICIPATIONS
S2	27949	REPOSITORY OR REPOSITORIES OR DATABASE OR DATABASES OR DATASET? ? OR TABULATED??? OR INDEX??? OR STORE? ? OR STORING OR DEPOSITORY OR DEPOSITORIES OR DB OR KNOWLEDGEBASE? ?
S3	269207	DATA OR INFORMATION OR STATISTICS? ? OR FACTOR? ? OR PARAMETER? ? OR CHARACTERISTICS? ? OR CRITERIA OR ATTRIBUTE? ? OR QUALITY??? OR METRICS OR SPECIFICATIONS? ? OR COEFFICIENT? ?
S4	223338	INQUIRY??? OR ENQUIRY??? OR ACCESS??? OR REQUEST??? OR QUERY??? OR QUERIES OR QUESTIONS??? OR ASK OR ASKS OR ASKED OR ASKING OR QUESTIONS OR QUESTIONS OR QUESTIONS OR SEARCH OR SEARCHING OR MATCH??? OR CORRELATE??? OR COMPARE??? OR RELATE??? OR EXCHANGE? ? OR EXCHANGING OR RECIPE??? OR MUTUAL?? OR COINCIDENT?? OR COMPLEMENTARY OR CORRESPOND??? OR COLLECTIVE?? OR SHARE? ? OR SHARED OR JOINT?? OR COMMON??
S6	4126	S1(6N) S2
S7	37108	S3(6N) S4
S8	10930	S3(6N) S5
S9	16	S6(S) S7(S) S8
S10	10	S9 NOT PY>2002
S11	10	RD (unique items)

~~ Patent Literature:

Dialog files: 347, 348, 349, 350

File 347: JAPI O Dec 1976-2007/Dec(Updated 080328)

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File 348: EUROPEAN PATENTS 1978-200841

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File 349: PCT FULLTEXT 1979-2008/UB=20081016|UT=20081009

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File 350: Derwent WPI X 1963-2008/UD=200865

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Set	Items	Description
S1	2656588	CONTRIBUTING OR CONTRIBUTED OR CONTRIBUTES OR CONTRIBUTE OR MEMBER OR MEMBERS OR SUBSCRIBER OR SUBSCRIBERS? ? OR ENROLEE OR ENROLEES OR PARTICIPANT OR PARTICIPANTS OR PARTICIPATED OR PARTICIPATIONS
S2	100958	S1(6N) (REPOSITORY OR REPOSITORIES OR DATABASE OR DATABASES OR DATASET? ? OR TABULATED??? OR INDEX??? OR STORE? ? OR STORING OR DEPOSITORY OR DEPOSITORIES OR DB OR KNOWLEDGEBASE? ? OR INFORMATION)
S3	83341	DATA OR INFORMATION OR STATISTICS? ? OR FACTOR? ? OR PARAMETER? ? OR CHARACTERISTICS? ? OR CRITERIA OR ATTRIBUTE? ? OR QUALITY??? OR METRICS OR SPECIFICATIONS? ? OR COEFFICIENT? ?
S4	70945	INQUIRY??? OR ENQUIRY??? OR ACCESS??? OR REQUEST??? OR QUERY??? OR QUERIES OR QUESTIONS??? OR ASK OR ASKS OR ASKED OR ASKING OR QUESTIONS OR QUESTIONS OR QUESTIONS OR SEARCH OR SEARCHING OR MATCH??? OR CORRELATE??? OR COMPARE??? OR RELATE??? OR EXCHANGE? ? OR EXCHANGING OR RECIPE??? OR MUTUAL?? OR COINCIDENT?? OR COMPLEMENTARY OR CORRESPOND??? OR COLLECTIVE?? OR SHARE? ? OR SHARED OR JOINT?? OR COMMON??
S5	60706	(CONTRIBUTING OR CONTRIBUTED OR CONTRIBUTES OR CONTRIBUTE) - (6N) (MEMBER OR MEMBERS OR SUBSCRIBER OR SUBSCRIBERS? ? OR ENROLEE OR ENROLEES OR PARTICIPANT OR PARTICIPANTS OR PARTICIPATED OR PARTICIPATIONS)
S6	421	
S7	8	S2(8N) S3(8N) S4(8N) S5(8N) S6

^ 7/3, K/5 (Item 2 from file: 349)

Dialog File 349: PCT FULLTEXT

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01009624

SYSTEM AND METHOD FOR FACILITATING RECIPIENT SMALL BUSINESS FINANCIAL

INFORMATION EXCHANGES
SYSTEME ET PROCEDE FACILITANT LES ECHANGES RECIPROQUES D'INFORMATIONS
FINANCIERES CONCERNANT LES PETITES ET MOYENNES ENTREPRISES

Patent Applicant/Assignee:

EQUI FAX INC, 1550 Peachtree Street, N.W., Atlanta, GA 30309, US, US
(Residence), US (Nationality)

Inventor(s):

ALLIFFI Patrick A, 7250 Wngate Drive, Cumming, GA 30040, US,
ELLI SON Barbara Jo, 845 Stark Road, Jackson, GA 30233-9743, US,
MR Nader, 4175 Bellflower Drive, Alpharetta, GA 30005, US,
BREVER Frank D Jr, 10425 Turner Road, Roswell, GA 30076, US,

Legal Representative:

PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree
Street, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200338718 A2 20030508 (WO 0338718)

Application: WO 2002US31191 20020930 (PCT/WO US0231191)

Priority Application: US 200121468 20011029

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11173

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... OF INVENTION

The present invention provides systems and methods for enabling a small
business financial information exchange ("SBFX") that can provide
comprehensive, systematic and accurate information to member
institutions. The SBFX... entities and create a valuable SBFX.

In a preferred embodiment, a reciprocity due to a member is dependent
on the member's contributed information to an SBFX repository. A
member who contributes a detailed ... receive detailed information
regarding an SB entity that becomes a subject of its inquiry. A member
who contributes minimal information regarding SB entities in its
portfolio can receive only minimal information relating to an SB entity
that becomes a subject of its inquiry even though rich and detailed
information regarding the subject of its inquiry may be stored... from the
member, and a reciprocity due to the member in exchange for the
information contributed to the SBFX repository by the member. In
addition, an on-going statistical file tracks information contributed
by a member and is used to update the reciprocity due to the member.

In general, a mass initial contribution of input information occurs
when a member joins the exchange. The initial contribution of input
information ... 10 processed in a batch mode, using an electronic format
or cartridge. However, a member can contribute its input information
via a near real-time communication link, such as the Internet and a
satellite link. In a preferred embodiment, a contributing member's
input data file includes a record trailer that can be used to validate
input data processing procedures and to ensure the contributing member's
data is correctly accounted.

15 After the initial load, a member contributes input information,

preferably...curbed and prevented. To achieve a high hit rate and to store detailed and thorough **information** in the SBFX repository, the SBFX implements reciprocity. Simply stated, the kind of data received... can also be implemented to depend on, among other things, the volume of records a **member** **contributes** the SBFX **repository**.

Referring to FIG. 2, if a **member** provides data relating the principals and guarantors, then that **member** is preferably allowed to access principal and guarantor **information** provided by other **members**. If a **member** chooses not to provide certain data elements, then a response to the **member's** inquiry does not include those elements even though information may be available in the SBFX **repository**. A **member** who consistently **contributes** minimal **information** cannot access full **information** available in the SBFX **repository**.

In a preferred embodiment, when a **member** joins the SBFX, a **member** number and a **member** profile is created for the **member**...

Claim

1. A method for providing **information** exchanges between at least two **members**, said at least two **members** contributing **member** input **information** to an exchange **repository**, comprising:
receiving an input data file from a **contributing member**, said input data file having an input content, said input content comprising a plurality of data elements; storing a content related to the input content in the exchange **repository**; creating a **member** profile for the **member** contributing the input data file, said **member** profile specifying a reciprocity due to the **contributing member**, wherein the reciprocity due to the **contributing member** correlates with the ...the business entity.

2 The method of Claim 1, wherein the business entity identifier associates **information** relating to a guarantor of the business entity.

3 The method of Claim 1, wherein the contributing member is associated with a **member** number, said **member** number identifying **information** relating to the contributing member.

4 The method of ...comprising:
generating a statistical file for the contributing member, said statistical file containing statistical data relating to the input content.

5 The method of Claim 4, wherein the statistical file is used to determine the reciprocity due to the contributing member.

6 The method of Claim 4, wherein the statistical file is compared with the **member** profile to determine consistency of the contributing **member's** **information** contribution to the exchange **repository**.

7 The method of Claim 1, comprising:
preprocessing the input data file to a standard working input data file; and editing the standard working input data file.

8 The method of Claim 1, comprising:
an address standardization process; and
a name... of Claim 1, comprising:
keeping track of updates to the **information** stored in the exchange repository.

21 The method of Claim 1, comprising:
producing a **member** report keeping track of...**information** stored in the exchange repository.

23 The method of Claim 1, comprising:
modifying **information** relating to a business entity in view of a result from a disclosure and dispute procedure.

26 The method of Claim 25, comprising:

associating a portion of information stored in the exchange repository with a new member number.

27 A method for providing information exchanges between at least two members, said at least two members contributing member input information to an exchange repository, comprising:
receiving an input data file from a contributing member, said input data file having an input content, said input content comprising a plurality of data elements; storing a content related to the input content in the exchange repository; 5 generating a statistical file based on said business entity identifier associating information relating to a business entity and at least one individual associated with the business entity.

28 The method of Claim 27, wherein the business entity identifier associates information relating to a guarantor of the business entity.

29 The method of Claim 27, wherein the statistical file is compared with a member profile to determine consistency of the contributing member's information contribution to the exchange repository.

30 The method of Claim 27, comprising:
updating a member profile associated with the contributing member in view of the statistical file.

24
. The method of Claim 27, wherein the business entity identifier associates information relating to trade data of the business entity and at least one inquiry issued by at least one of the at least two members.

32 The method of...

...27, wherein the contributing member is associated with a member number, said member number identifying information relating to the contributing member.

33 The method of Claim 27, comprising:
preprocessing the input...exchange repository.

46 The method of Claim 27, comprising:
keeping track of updates to the information stored in the exchange repository.

47 The method of Claim 27, comprising:
producing a ...the reciprocity due to the contributing member.

48 The method of Claim 27, wherein a member profile keeps a score for the contributing member, said score being used to automatically restrict an access to the exchange repository by the contributing member.

26
. The method of Claim 27, comprising:
deleting member input trade information contributed by a leaving member, said leaving member being one of the at least two members who decides to end its association with the small business financial exchange comprising the exchange repository.

50 The method of Claim 27, comprising:
purging periodically a set of information stored in the exchange repository.

51 The method of Claim 27, comprising:
1 0 modifying...

...52 The method of Claim 27, comprising:
associating a portion of information stored in the exchange repository with a 1 5 new member number.

53 A method for providing information exchanges between at least two members, said at least two members contributing member input

information to an exchange repository,
comprising:
receiving an inquiry transaction from an inquiring member, said
inquiry
transaction having an inquiry content;
retrieving a record file, said record file comprising information
relating to a business entity and at least one individual associated
with the business; masking the...96 The system in Claim 74, wherein a
statistical file is derived from the input data file.

1 5

97 The system in Claim 96, wherein each of the at least two members is
associated with a member and a member profile, said member profile
containing information
relating to the corresponding member; and
the statistical file is compared with the contributing member's
member profile to determine consistency of the input content provided by
the contributing member.

98 The system in Claim 97, wherein the member profile contains a score
for the corresponding member, said score being used to automatically
restrict an access to the exchange repository by the corresponding
member.

99 The system in Claim 74, wherein a set of information stored in the
exchange repository is purged on a periodic basis. 100. The system of
Claim 74, wherein the input data file ...to facilitate a verification
of a data processing process.

32

. A method for providing information exchanges between at least two
members, said at least two members contributing member input
information to an exchange repository,
comprising:
receiving an inquiry transaction from an inquiring member, said
inquiry
transaction having an inquiry content;
determining a business entity identified by the inquiry content does
not exist in
the exchange repository;
associating a business entity identifier ...file for the business entity
in the exchange repository; and
transmitting a response to the inquiry member using a member profile,
said member profile specifying a reciprocity due to the inquiry member
correlating with the inquiring member's input information to the
exchange repository.

33

^ 7/3, K/8 (Item 2 from file: 350)

DI ALCO (R) File 350: Derwent VPI X

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0013816567 - Drawing available

WPI ACC NO: 2003-556869/200352

XRPX Acc No: N2003-442503

Information exchange method for networked financial institutions, involves
correlating reciprocity of each contributing members of input file with
input content and accordingly response to inquiry is provided

Patent Assignee: ALIFFI P A (ALIF-I); BREWER F D (BREWI); ELLISON B J

(ELLI-I); EQUI FAX INC (EQUI-N); M R N (M R N-I)

Inventor: ALIFFI P A; BREWER F D; ELLISON B J; M R N

Patent Family (4 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030083893	A1	20030501	US 200121468	A	20011029	200352 B
WO 2003038718	A2	20030508	WO 2002US31191	A	20020930	200352 E
AU 2002363302	A1	20030512	AU 2002363302	A	20020930	200464 E
EP 1464018	A1	20041006	EP 2002802421	A	20020930	200465 E
			WO 2002US31191	A	20020930	

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
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US 20030083893	A1	EN	17	5		
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WO 2003038718	A2	EN				
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National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

AU 2002363302	A1	EN				
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EP 1464018	A1	EN				
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Based on CPI patent WO 2003038718

PCT Application WO 2002US31191

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Original Abstracts:

Systems and methods facilitate information sharing among a plurality of member institutions. Each member is associated with a member number...

...the exchange repository. However, a response to a member's inquiry is determined by a reciprocity due to the inquiring member. If a member contributes comprehensive information regarding small business entities in its portfolio, then the member receives comprehensive information relating to a small business entity that becomes a subject of its inquiry. If a member contributes minimal information regarding the small business entities in its portfolio, the member receives minimal information relating to a small business entity that becomes a subject of its inquiry, regardless of the amount of information available in the exchange repository. Each business entity regarding which information is stored in the exchange repository is associated...

...the corresponding small business entity. The record file includes trade data of the small business, data relating to one or more principals of the small business entity, as well as data...

Claims:

What is claimed is: 1. A method for providing information exchanges between at least two members, said at least two members contributing member input information...

...data file, said member profile specifying a reciprocity due to the contributing member, wherein the reciprocity due to the contributing member correlates with the input content and determines a response to an inquiry submitted by the contributing member; and associating the input data file with a business entity identifier, said business entity identifier associating information relating to a corresponding business entity and at least one individual associated with the business entity.